Previous

Rev. 27.1.53.

PRESERVED

App. F. IX-4

Previous References

1929-30
(G.7)

File No. 94-29

Serial Nos. 1-2

Later References

General and Revenue Secretariat.

Serial Nos. Two.

Part B for Feb 1930.

SUBJECT

Instructions for providing safeguards against possible frauds in Govt Savings Banks Accounts.

NOTE S3-31-G2 9.2.30.
To the Comptroller
Rev. Concurs
DJ Concurs as District
Issues

P. 21

General and Revenue Secretariat | File No. 94 of 1929

Serial No.

1. No 128 S.B. of 11.12.29 from the Comptroller explaining the difficulties in sending annual Balance Acknowledgment Statements to S.B. depositors.

Reference is invited to page 38 of the P. Rs. Report 'para 59'. The analogy of Banking Institutions has been drawn upon in making the suggestion. The analogy is not altogether sustainable for the following reasons:-

1) In the Joint Stock & some of the Co-operative Banking Institutions, it is not necessary, as stated by the Comptr. to produce the Pass Books at the time of each transaction and the Accounts are mostly operated upon by means of Cheques.

2) In these institutions, it is the Current or the Overdraft or the Drawing Account that is frequently being operated upon and there is practically no limit to the frequency of the transactions comprising drawings & deposits.

In the Savings Banks, on the other hand, no transaction is permitted without the Pass Book and the withdrawals are allowed only once a week, it being open to the Comptr. & the Treasury Officer to close any account which is made to serve as a 'Current Account' under

Note—Contn. Sheet.

WD 01684—GPB—30,000—20-4-29

Serial No.

—— Rule 3 of the S.B. rules. Besides, the proposal lacks merit on a practical proposition, in that there are nearly 60000 accounts, Current & dead, and it would presuppose a large establishment which is again perhaps out of question in the present Condition of finance, Whether, postulating the addl Establishment, the result will prove Commensurate with the labour & money spent is rather problematic. There is also another factor viz the apathy of the General public to return the Balance Pass Statements to the Audit Office duly passed. In respect of Provident fund, loans etc, the Statements are either not returned at all or not done so in time. To remove this difficulty Govt recently ordered that in regard to loans the balances may be taken to have been acknowledged by the debtors under certain Conditions. ——

3 It is also ascertained from the Post Office that neither under the old rules or the recent amendments, they send out such Statements for acknowledgment. Additional precautionary measures have been adopted recently to prevent frauds. (Eg, Please see the Copy of the Comptt's Circular Obtained from the Comptt office & put up) Which, if properly observed would suffice to keep off all frauds.

A

Note—Contn. Sheet

WD 01684—GPB—30,000—20-4-29

Serial No.

Savings Bank Journals, Cheques etc are now being preserved for 6 years as against the old rule of 3 years; & an additional Certificate has been prescribed for withdrawal from minors accounts (Vide Extract from the Annual Report on the Post Savings Banks 28-29).

By way of further steps, the Inspecting Officers may perhaps be required to devote special attention to the examination of S.B. Journals, Ledgers etc during their visits.

In these circumstances, the proposal of sending Sets of Columns has perhaps to be deferred, an explanatory note being, if necessary, placed before the P.A. Committee of this Year. The proposal may be reconsidered some time later if the precautions already taken are not found sufficient to combat the fraud.

Submitted for orders.

24/11

As a practical proposition, the issue of the above steps to 60,000 depositors & watching for their return is always taken by the Treasury Inspecting Staff & the Dy Comrs in their itineraries examine a few entries of the pass books tendered over the counter during the period of their visit & also the Audit Staff takes up a quarter's detailed examination on the spot, it would be perhaps a preventive. Whether an itinerary Audit Inspection of Savings Bank accounts for each district for grouping districts or circles, is necessary is also a point for consideration. The Comptroller has however taken steps to one particular action appears to be called for just at present. The matter may perhaps best be watched & seen.

25/11/29

Watch of the return of the slips is not necessary - the device is only to afford an opportunity when depositors to discover frauds if any in their accounts as early as possible.

6457

Note—Contn. Sheet

WD 01684—GPB—30,000—20-4-29

Serial No.

6 While I am in general agreement with the views of the Comptr. and do appreciate the labour involved in the proposed arrangement, I think the experiment on the modest scale suggested in para 4 of the letter is worth a trial. Among the savings banks depositors will be found a no. of persons who are not sufficiently vigilant about preserving their pass books carefully and safeguarding their own interests. And any opportunity afforded to them for opening their eyes to the real situation would much be appreciated.

7 I would support the Comptr's alternative proposal and recommend the issue of acknowledgement slips in 2 b.c cases in all Treasuries except Bangalore, S. K. Try & Myavaram Try, where I/c will do. The D. O. may use his discretion in selecting cases for issuing these slips. The necessary note may be made in the case of well known depositors, whose pass books are coming up for record by entries frequently in the Treasury. The arrangement may be kept for a period of two years, in the first instance.

Initials

No. number 24-4-29

8 There is much force in what the Comptroller states. To furnish each depositor with a full statement of his transactions each year involves very heavy work on Treasuries and not much benefit can also be expected to result from the adoption of this procedure. Depositors who do not present

WD 01684—GPB—30,000—20-4-29

Serial No.

present their Pass Books at least once a year to have their interest entry made in it, are unlikely to compare annual accounts rendered to them with their Pass Books, to discover differences and to report them to Treasuries. Generally, the accounts which give scope for fraud are, as observed by the Comptroller, those of Minors and Institutions and perhaps also of Women. In most cases fradulent withdrawals are with the collusion of the Deposit Clerk. One measure which might minimise, if it does not altogetner prevent, frauds, is not to entrust the Savings Bank account to the same clerk for a long period. Another measure which might be tried, though it cannot be expected to result in much good, is to send advices of balances at the close of each year to depositors coming under the following categories:

(i) Those of Women, Minors and Institutions;

amd (ii) Those who do not present their Pass Books even once a year for entry of interest, if not for any other transaction.

It is likely that the sending of even advices as suggested above will involve heavy work. The Treasury Offices might, where the work involved would otherwise become heavy, go over the ledger accounts and indicate those in which advices might be sent. I should like to have the views of the Financial Secretary on this suggestion

NOTE—Contn. sheet

9 I agree to the above proposal.

WD 021—GPB—30,000—21-8-28

Hqs. Fin will please put up a draft -- 29.11.28. 28/11/28

General and Revenue Secretariat | File No. | of 192

Serial No.

698/29

Draft Rule as in Supra.

DK 29/11.

Ag 30/11/29

ML 30/11. Secy I

(May be published in the Gazette for final information.)

1st member 14/12/29

Ag

Secy

Govt

To. The Comptroller with compliments.

Ag

Secy

Returned with compliments.

In all Taluk Treasuries there is only one Nagadi Gumasta, so a change of hands is not possible. In District Treasuries, it may be possible ~~Sending~~ Making Enquiries about accounts which have had no transactions in a year will not bring to light frauds of the kind contemplated which consist of fraudulent withdrawals and which will therefore appear in accounts in which there

Note—Contn. Sheet

RECEIVED IN THE SECRETARIAT COUNCIL
16 DEC. 1929
No. 3556

COMPTROLLER'S OFFICE
S.B.
19 DEC. 1929
No. 311/29
BANGALORE.

No. No 50/Fe. 19.12.29.

G.O. 300 13.1.30.

B

2213/N

Ann. F. III—2]

General and Revenue Secretariat | File No. of 192

Serial No.

have been withdrawals.
Enquiries should be made in
Cases in which one or two stray
withdrawals are Effected and
~~the Treasury officer Cannot~~
not in which there are no
withdrawals.

I would therefore
Suggest that the Treasury officer
may be required to make such
Enquiries in about one or two per Cent
of the Cases, the Cases Selected
relating to (1) Minors & Women
(2) Corporations & Institutions
Other than those managed by
Government Officers
(3) ~~With~~ Stray withdrawals
(4) Persons who do not
appear in person but
act through agents
(5) persons who do not
appear to be Educated &
Capable of looking after
themselves.

as an Experimental & temporary measure

It In the Annual account
Submitted to the Audit Office a
note may be made showing
the accounts for which such
intimations have been sent.
After getting the
results of this Experiment, further
changes may be considered
Yesey.

8965.

Note—Contn. Sheet

GEN. REV. SEC.
15 JAN 1930
FINANCIAL BRANCH.

WD 066—GPB—30,000—26-7-29

2213/F

App. F. III—2]

General and Revenue Secretariat | File No. of 192

Serial No.

1075/S

The usefulness of the experiment rests on the care and discretion exercised by the Treasury officers in selecting cases for issue of acknowledgements.

While we may indicate the classes of cases where such action is desirable to safeguard the interests of depositors, it should be left to the Treasury officers to make enquiries in respect of accounts where an occasional withdrawal with no deposits have occurred.

I have discussed the matter with the Comptr., and his views expressed above may be adopted.

Suitable modifications may be made in the arrangement in the light of further experience.

1st member) 17-1-30

FIRE
18
No. 4205

9487/25/1

Revised draft submitted
24/1

Addl 25.1.30
FA Secy)

Please make the wrapper also self-contained

26/1/30

(Typed)
Fair draft revised prompt for approval

Addl
8.2.30
FA Secy)

Clean draft

Note—Contn. Sheet

WD 066—GPB—30,000—26-7-29

2213/R

App. F. III—2]

General and Revenue Secretariat | G.F. File No. 94 of 1929.

10250

FIRST [illegible] COIL
12 FEB. 1930
No. 4281

Serial No.

Clean draft as ordered Subj.

Ry 19/2

1st Member

Mme 15/2/30

Issue MSK
15/2/30

2 To the Comptr., the Revl. Commr. & DCs. of Dts.
G.O. no: R-5533-42 dt 16/2/30
issues instructions providing safeguards against frauds in S.B. accounts.

File Resubj. as ordered in the margin

Ry 20/2 This may be recorded and kept a separate note in the Sus Shelf for reminding the Comptroller about submission of a report on the scheme.

A copy of the order may be given to the Budget Secty for P.A.C reference

MSK
20/2/30

If approval action as above will be taken on receipt of printed copies of the G.O. till then the file will be in "Press" Sus.

Ry 20/2

Press Sus
MSK
20/2/30

Clean asstt from the Secretariat pointed

Copies ordered
been despatched
MSK
21/2/30

Copies despatched
R/4/B
MSK
22/2/30

Note—Contn. Sheet

WD 066—GPB—30,000—26-7-29

C 94/29
G.F. 94-29-1

OFFICE OF THE COMPTROLLER TO THE GOVERNMENT
OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

No. 128/S.B. Camp Mysore ~~Bangalore~~, dated 10th October 1929

FINANCIAL SECTION
12 OCT. 1929
FROM
No. 4587

2213/32
21.11.29

S. SHAMANNA, Esq., B.A.,
Comptroller to the Government of
His Highness the Maharaja of Mysore,
Bangalore.

To

B. Srinivasa Iyengar Esq., B.A., B.L.,
Secretary to the Government of Mysore,
Financial Department, ~~Bangalore~~.
Camp Mysore.

Sir,

Adverting to Para 5, Sub para 20 of Government Order No.Fl.1078-1138/G.F.46-29-1 dated 12/14th August 1929, passing orders on the recommendations of the Public Accounts Committee on the Comptroller's Audit and Appropriation Report for 1927-28, I have the honour to state that in the case of Banks which send Balance Acknowledgment Statements, customers are not bound to, and do not, present the Pass Books at the Bank at the time of every transaction or at any other time though they are advised to send them frequently for being written up. It is therefore necessary for the Banks to send out acknowledgment slips at the end of every half year etc to give an opportunity to depositors to verify their balances. In the case of the Government Savings Bank Accounts, no transaction can take place without the production of Pass Book and the balance after each transaction is noted therein in the challan or voucher which goes to the Audit Office and also compared with the balance in the ledgers, so that the balance is verified after each transaction. Rule 74 of the Savings Bank rules also requires the Treasury Officer to satisfy himself about the identity of a party receiving payment at the Treasury.

2. Frauds are possible only when Savings Bank Pass Books fall into wrong hands and are misused by them or when duplicate Pass Books are obtained under false pretences for being fraudulently used. Even in the latter cases, fraud is generally found to occur in the accounts

of the minors and institutions. If proper precautions are taken by treasury officers when making payments, as regards the identity of the person withdrawing, as required in Rule 74 of the Savings Bank Rules and in issuing duplicate Pass Books as required in this office circular No.117/S.B.148 dated 23-4-28 and the Pass Book is produced and initialled by the Treasury Officer at the time of every transaction, as is required under rules, there would be no scope for fraud and it would not be necessary to intimate balances annually.

3. Further it is also not possible to send annual intimations of the kind referred to as the complete postal addresses of depositors are not noted in the ledgers of this office and are not known to this office.

4. Under the circumstances, I consider it unnecessary to issue Balance Acknowledgment slips annually, but if Government are, however very particular, arrangements will be made for issue of such slips in a few cases, say 1 or 2 percent and the result watched.

I have the honor to be,
Sir,
Your most obedient servant,

V. Thirumalai
Comptroller.

CV

Extract from letter No. 135/S.B. dated the 25th October 1929, from the Comptroller to Government to the Financial Secretary to Government, Bangalore.

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x x x x x x

14. The following improvements in Rules and Procedure were effected with a view to check fraudulent transactions:-

(1) Detailed rules were issued requiring strict enquiry and scrutiny while issuing duplicate Pass Books on the ground of alleged loss of originals as it was found by experience that many fraudulent transactions were connected with duplicate Pass Books.

(2) The period of preservation of Savings Bank Journals, chellans and vouchers was raised from 3 years to 6 years to offer better chances of investigating and pursuing irregularities which might come to notice some years after their occurrence. (Vide G. O. No. Fl.3626/G.F.79-28 -- dated the 14th November 1928).

(3) To prevent fraudulent withdrawals from a deceased male minor's account an additional certificate "that the minor is alive" was required to be given as per G.O. No. Fl.596 dated the 25th July 1929.

(4) The surrender to the Treasury and submission to the audit office of receipts given in lieu of Pass Books in the case of transfer of accounts from one place to another was required to be strictly enforced to prevent irregular use of Pass Books left in Treasuries in connection with transfer of accounts.

"C O P Y"

Comptroller's Office, Bangalore.

Circular No.117/S.B.148 dated ~~14th~~ 23rd April 1928.

Subject:- Instructions in the matter of issuing duplicate Savings Bank Pass Books by treasuries in lieu of those alleged to have been lost by depositors.

To:- All Treasury Officers.

The following supplementary instructions are issued for the guidance of Treasury Officers while issuing duplicate Savings Bank Pass Books in the place of those lost as permitted by Para 2 of Rule 58 B of the Mysore Government Savings Bank Rules.

1. The application for the issue of duplicate Pass Books should be in writing in the enclosed form. On receipt of each application, the Treasury Officer should after tracing the number of the account in the ledger, check the signature on the application, with the specimen signature already filed in the treasury, and thoroughly satisfy himself as to the genuineness of the application. In all doubtful cases, the Treasury Officer must require the applicant to produce a respectable witness who can identify him and who is known to the treasury and should personally interrogate the person presenting the application in order to satisfy himself as to his identity. Enquiries may also be made independently at the address of the depositor as recorded in the books of the treasury. The nature of the enquiries made should in all cases be noted by the Treasury Officer on the application. When the Treasury Officer is satisfied as to the bonafides of the application, he should write on it a remark to that effect. Reference should also be made to the Register of Undelivered Pass Books to find out whether the book alleged to have been lost is

lying

lying undelivered in the treasury or has been already delivered to a wrong party.

2. A new pass book should then be prepared for issue to the depositor. The word "Duplicate" should be written on the first page and cover of the new pass book, and the words "Original Pass Book lost -Duplicate Pass Book issued on (date)..... should also be written at the head of the ledger account.

3. The depositor's written application for the duplicate pass book should be filed in a separate guard book(which must be kept under the personal custody of the Treasury Officer) serially numbered. The guard book should be treated as a record of a permanent character.

4. The depositor's receipt for the duplicate pass book should be pasted in the stock register of Pass Books against the entry of the issue.

5. The fee of one rupee levied for the issue of the Duplicate Pass Book should, on the same day be credited to the treasury under "XIII Misc.-5. Misc.- Other Receipts". A monthly list of duplicate pass books issued in lieu of those lost or spoilt by depositors should be sent to this office before the 10th of the following month, in the undermentioned form:-

List of Duplicate Pass Books issued during 192 in lieu of those lost or spoilt.

Date	Account No.	Name of Depositor & Father's name.	Balance as per ledger	Fees levied	Date of credit to the treasury and Chellan No.

When no duplicate pass books are issued a "nil" return will be sent.

S. Shamanna,
Comptroller.

p.t.o.

Copy of the above is forwarded with compliments, to the Compiler, Mysore Gazette, Bangalore, for favour of publication in three successive issues of the Mysore Gazette. 200 printed copies of the Circular may be supplied to this office.

Comptroller.

Station .....

Date 192

To

The Officer in charge of
the Treasury at .....

Sir,

There is a sum of Rs..... at my credit in the Savings Bank Account No. of your treasury. The original Savings Bank Pass Book has been lost under the following circumstances. I therefore request you to kindly issue a Duplicate Pass Book at an early date. I declare that in case the original pass book is traced it will be surrendered to the treasury immediately and I also bind myself to be responsible for any wrong or excess payments made in consequence of the loss of the original pass book, a duplicate thereof being issued at my request.

The fee of one rupee is herewith sent.

(Here explain the circumstances attending the loss).

Yours faithfully,

Signature of Depositor.

Father's name:-

Full Address:-

Received Rupee one and credited under "XIII Misc. -5 Misc.- Other Receipts" on (Vide Chellan No.

Duplicate Pass Book issued.

Dated Head Accountant / Shroff. Treasury Officer.

G.F 14-94-29-2

PROCEEDINGS OF THE GOVERNMENT OF
HIS HIGHNESS THE MAHARAJA OF MYSORE.

----oOo----

R e a d.-

1. Para 20 of Government Order No.Fl.1078 1138/G.F.46-29-1 dated the 12th/14th August 1929 reserving for separate consideration the proposal of furnishing each individual depositor in the Government Savings Banks with a statement of his account at the end of each year to afford protection against possible frauds.

2. Letter No. 128/S.B. dated 10th/11th October 1929 from the Comptroller to Government furnishing his views in the matter.

3. Further correspondence on the subject ending with U.O. Note No. 300 dated the 13th January 1930 from the Comptroller to Government offering his further remarks on the subject.

Order No. Fl. 5-5-33-42/9484-94
Bangalore, dated 19/14 Feby. 1930.

The question of devising ~~suitable~~ measures to provide ~~adequate~~ safeguards ~~to depositors in the~~ for Government Savings Banks account ~~in Treasuries~~ against possible frauds was raised by the Public Accounts Committee who dealt with the accounts of 1927-28.

2. Having considered the matter, Government are pleased to lay down the following instructions for guidance as a tentative mea-

May this be
i Printed ?
ii treated as a standing order ?
iii published in the Gazette, English Part ?
iv translated ?
v placed at the disposal of the press ?
vi published in the Gazette, Kannada Part ?

14/4

sure for ~~an~~ one year:-

I. The Officer in charge of ~~a~~ every Treasury where Savings Banks accounts are kept should, soon ~~and~~ after the accounts of each year are closed, issue acknowledgment slips to about ~~1~~ ~~or~~ 2 per cent of the depositors with a re- - quest that the slips should be returned within a specified date acknowledging the correctness of the balances in their Savings Banks - accounts as mentioned in the slips.

II. The selection of cases for issues of ~~the~~ acknowledgment slips should be made by - the Treasury Officer after such ~~enquiry~~ scrutiny as he may ~~deem fit~~ consider necessary and should cover all the accounts relating to -

(1) ~~Minors and~~ Women,

(2) Minors

(3) Corporations and Institutions other than those managed by Government Officers,

~~(3) Depositors making stray withdrawals~~,

(4) Persons who operate on their accts ~~do not present themselves in Treasuries but receive payments~~ through agents, ~~and~~

(5) Illiterate persons and others incapable of looking after their own property.

(6) Depositors, ~~who have made occasional withdrawals~~ in Where accts at long intervals appear

III. In the annual accounts submitted by Treasuries to the Audit Office, mention - - should be made of the accounts in respect of which acknowledgment slips have been issued as per Clause II.

IV. In District Treasuries officials - - handling Savings Bank work should not be ~~retained in the same post~~ entrusted with it for long periods and suitable changes should be effected periodically.

2. The Comptroller is requested to repor

the result of the working of the arrangement sanctioned in this order after one year.

11/4/30

Financial Secretary to Government.

To

The Comptroller to Government.

The Revenue Commissioner in Mysore.

The Deputy Commissioners of Districts.

E.W.M.

PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

Read:— Para 20 of Government Order No.Fl.1078-1138/G.F.46-29-1 dated the 12th/14th August 1929 reserving for separate consideration the proposal of furnishing each individual depositor in the Government Savings Banks with a statement of his account at the end of each year to afford protection against possible frauds.

2. Letter No.128/S.B. dated 10th/11th October 1929 from the Comptroller to Government furnishing his views in the matter.

3. Further correspondence on the subject ending with G.O.Note No.300 dated the 13th January 1930 from the Comptroller to Government offering his further remarks on the subject.

****

ORDER NO: FL:

DATED, BANGALORE, THE 18th FEBRUARY 1930.

The question of devising measures to provide safeguards against possible frauds on Government Savings Banks accounts was raised by the Public Accounts Committee who dealt with the accounts of 1927-28.

2. Having considered the matter, Government are pleased to lay down the following instructions for guidance as a tentative measure for one year:-

I. The Officer in charge of every Treasury where Savings Banks accounts are kept should, soon after the accounts of each year are closed, issue acknowledgment slips to about 2 per cent of the depositors with a request that the slips should be returned within a specified date acknowledging the correctness of the balances in their Savings Banks accounts as mentioned in the slips.

II. The selection of cases for issue of acknowledgment slips should be made by the Treasury Officer after such scrutiny as he may consider necessary and should cover the accounts relating to -

(1) Women,

(2) Minors,

(3) Corporations and Institutions other than those managed by Government Officers,

(4) Persons who operate on their account through agents,

(5) Illiterate persons and others incapable of looking after their own property, and

(6) Depositors, in whose accounts withdrawals at long intervals appear.

III. In the annual accounts submitted by Treasuries to the Audit Office, mention should be made of the accounts in respect of which acknowledgment slips have been issued as per Clause II.

IV. In District Treasuries officials handling Saving Bank work should not be entrusted with it for long periods and suitable changes should be effected periodically.

2. The Comptroller is requested to report the result of the working of the arrangement sanctioned in this order after one year.

For Financial Secretary to Government.

To

The Comptroller to Government.

" Revenue Commissioner in Mysore.

" Deputy Commissioners of Districts.

S.O.

Government of his highness the Maharaja of Mysore.

FINANCIAL DEPARTMENT.

G. O. No. Fl. 5531-42—G. F. 94-29, dated 18—19th February 1930.

Government Savings Banks Accounts.

Issues instructions for providing safeguards against possible frauds in ——.

READ—

Para 20 of Government Order, No. Fl. 1078-1138—G. F. 46-29-1, dated the 12—14th August 1929, reserving for separate consideration the proposal of furnishing each individual depositor in the Government Savings Banks with a statement of his account at the end of each year to afford protection against possible frauds.

2. Letter No. 128—S. B. dated the 10—11th October 1929, from the Comptroller to Government, furnishing his views in the matter.

3. Further correspondence on the subject ending with Un-official Note No. 300, dated the 13th January 1930, from the Comptroller to Government offering his further remarks on the subject.

ORDER NO. FL. 5531-42—G. F. 94-29, DATED 18—19TH FEBRUARY 1930.

The question of devising measures to provide safeguards against possible frauds in Government Savings Banks accounts was raised by the Public Accounts Committee who dealt with the accounts of 1927-28.

2. Having considered the matter, Government are pleased to lay down the following instructions for guidance as a tentative measure for one year :—

I. The Officer in charge of every Treasury where Savings Banks accounts are kept should soon after the accounts of each year are closed, issue acknowledgment slips to about two per cent of the depositors with a request that the slips should be returned within a specified date acknowledging the correctness of the balances in their Savings Banks accounts as mentioned in the slips.

II. The selection of cases for issue of acknowledgment slips should be made by the Treasury Officer after such scrutiny as he may consider necessary and should cover the accounts relating to—

(1) Women,
(2) Minors,
(3) Corporations and Institutions other than those managed by Government Officers,
(4) Persons who operate on their accounts through agents,
(5) Illiterate persons and others incapable of looking after their own property, and
(6) Depositors in whose accounts withdrawals at long intervals appear.

III. In the annual accounts submitted by treasuries to the Audit Office, mention should be made of the accounts in respect of which acknowledgment slips have been issued as per Clause II.

IV. In District treasuries officials handling Savings Bank work should not be entrusted with it for long periods and suitable changes should be effected periodically.

2. The Comptroller is requested to report the result of the working of the arrangement sanctioned in this order after one year.

B. SRINIVASA IYENGAR,
Secretary to Government,
Financial Department.

To—The Comptroller to the Government of Mysore.
The Revenue Commissioner in Mysore.
The Deputy Commissioners of Districts.

Exd.—P. S. R. N.

WD—2506—GPB—375—5-3-30